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MacGregor, Charles L.

Life insurance publicity

[Minneapolis]

[1917]

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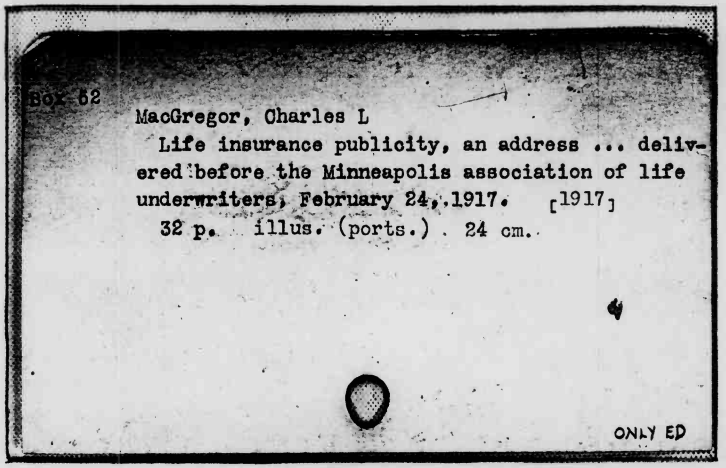
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Life Insurance Publicity

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With Selected Endorsements of "Everybody's Business"

This emblem identifies members of the National Association of Life Underwriters who are pledged to the highest standards of Life Insurance practice.

LIFE INSURANCE PUBLICITY

AN ADDRESS

By

CHARLES L. MACGREGOR

1111 Nicollet Avenue
Minneapolis, Minnesota

Copies of this Report will be mailed on request if accompanied by ten cents in unused postage stamps.

Delivered before The Minneapolis Association of Life Underwriters
February 24, 1917

Expert Who Urges Insurance Publicity

CHARLES L. MACGREGOR
of Minneapolis

"Don't Be Too Proud to Advertise," Life Underwriters Told

Expert Says Only Man Who Does Not Get Publicity Is Dead One.

COMPARES INSURANCE AND CHEWING GUM

Head Men in Industry Declared Slow to Realize Possibilities.

Why it pays to advertise in the life insurance business as in other lines was related to the Minneapolis Association of Life Underwriters at a luncheon at the West hotel yesterday, by Charles L. MacGregor. Mr. MacGregor is the man who wrote "Everybody's Business," an analysis of the life insurance business which was published in the Fra and republished in The Tribune. The circulation of the article reached tremendous proportions.

Mr. MacGregor reviewed his efforts to have the article published and intertwined it with arguments for publicity and comment on the response being made by insurance companies to the need for advertising.

LIFE INSURANCE PUBLICITY

I am compelled to mention myself and what I have done far more than is agreeable. Were it possible to introduce into this discussion others, and their work, Life Insurance Publicity would be better served. You will kindly be generous. Remember, whatever I have done and may say is in a sincere spirit of mutual helpfulness; also, that no court permits a witness to state, in evidence, anything but what he, himself, KNOWS.

It Pays To Advertise! Some are born advertising. Some attain advertising. Some have advertising thrust upon them. Advertising is just making folks understand who you are, where you are, what you have to offer. This is accomplished variously—as our ethical friends, in medicine, in law, in life insurance, realize and, often, quite cleverly demonstrate. The only person who does not advertise is a dead one. What and those he has done, well or ill, advertise him. A man came to life, read what was chiseled on his tombstone, was puzzled and exclaimed: "I must have come out of the wrong hole!" He had an advertising manager expert in publicity methods of the day before yesterday. Today's standard is higher. The Advertising Forum of Minneapolis recently led America in establishing a national principle—"Truth In Advertising!"

Minneapolis is favorably in the public eye by reason of the notable Peavey and Shevlin policies. Other large local cases will become better known when the claims are as promptly paid. There is the making over and magnificent progress of Northwestern National Life. While valiantly contributing to that great achievement, W. J. Graham here produced his Romance Of Life Insurance, then took his place as the master mind of Group Insurance. In but few years, he has sold more life protection than any one else who ever lived. Our own Warren M. Horner has attained national notice, in addition to which he lately authored forth on Training Agents, with J. B. Lippincott for publisher. E. W. Hillweg's Life Insurance Salesmanship, now in its fifth edition, has enjoyed nation-wide sale. The Twin Cities united, last May, in giving a fine start to the Northwestern Congress Of Life Underwriters, declared by some who had attended both, superior to sessions of the National Association. At "first down," with

one year of the game played, a big crowd in the stand and on the bleachers, I crawl out from under over One-and-One-half-Million pieces of Everybody's Business and ask the captain to let me retire, but to give us real teamwork, now, with snappy play and hard, advancing the ball of public enlightenment. Teach the people the needs and advantages of life insurance. Continue to prove that Minneapolis Makes Good!

Babies usually make a noise very soon after being born. In that Centennial year when Colorado and I entered the United States, it is reported I took the incident so quietly—with such unconcern—as to appear to be one who would not advertise. Tossed up, a good jolt on coming down started me all right, and I've no notion of stopping for years yet. On being born into life insurance, I had another jolt. It made me gasp and grunt to land, kerflop, in the midst of a great business that did not advertise, would not advertise, "need not" advertise. Too proud to advertise! This time, baby was not surrounded by sympathizers and loving friends. An extended, varied. previous experience in corporation business-building made me wonder why life insurance fails of the popular, educational publicity service and advantage which its non-commercial character and benefits deserve. No other considerable business so lacks. I found nothing doing for publicity. Hold on, there was too! That was in 1905! A sensational press was Armstronging and Strong-arming the dear common peepul to their hearts' content. White paper had not gone up. Coloring-matter was plentiful—specially yellow! Those sure were the days of real sport for some; but, sad, sad days, costly days, for many—the weak, the small, the timorous, that great majority who always let somebody else—anybody else, just so he does it loud enough—"think" for them!

Men had then been making big money in life insurance commissions for over half a century. For over half a century men had been talking about making far bigger money than they made. Men, probably, would continue to make big money in commissions. Men might go on talking about making bigger money than they made, perhaps for another half a century, oblivious entirely, caring not, that such motive and such blow-harding give very poor advertising—altogether unfortunate publicity—to the greatest and most admirable business on earth, this business which gets less than 4% of the people's aggregate annual income and returns 87½% of the estates they leave when they die.

Publicity you give your business determines what the public thinks of your business and of you. False representations of your own returns and benefits may add to your pleasure and chest dimensions; but your actual self respect and wallet contents will be added to much more if the people are made to understand and appreciate the returns and benefits of your business, possible to THEM. In the common, exaggerated idea of the bully good graft you and I are popularly supposed to have in the sale of life insurance, for which life insurance men—not the public, are to blame, lies—yes, lies the fundamental reason for that hydra-headed curse, Rebating.

A few lines from Everybody's Business, first edition, page 27: "If your habit has been to joke your life insurance friend about his business and your carelessness of your own duty in regard to it, stop it. Allow him to serve you correctly. Help him maintain the dignity of this important subject." A salesman who has delivered more policies than I probably ever shall—though as old at Methuselah, declares that short half paragraph worth all the labor and cost of the entire work. The same gentleman wrote me, January 31: "As you know, I never have been a circular man or believed in printed matter to any extent, but 'Everybody's Business' does not come in that class at all, in fact, as I see it, it covers a lot of good subjects boiled down to such an extent that everybody can well afford to give up a few minutes' time that it takes to read it. I have read 'Everybody's Business' carefully and in it I think you have something that it is everybody's business to read. It is nourishment for the insuring public and also good stuff for the Agent or prospective Agent who might be contemplating entering the life insurance business. Wishing for you the success that you have earned as the author of 'Everybody's Business,' I remain Yours respectfully (Signed) F. A. Dickey, Manager Northwestern Department." While it was incomplete, I took my story to W. J. Keating, who has been my Father-confessor for years. He, as Equitable Manager, and Manager Dickey of Security Mutual, help care for an important part of my estate. Several days later, returning the manuscript, Mr. Keating said: "Mr. MacGregor, that ought to be printed, but I don't know how you are going to do it nor who would help you. It is good." I asked, "Good for what? If it were printed, what would you do with it?" Mr. Keating replied: "Give a copy to every one of my

agents and see that they read it." I hope he will do just that, at least. Do you, if you please —every one of you—personally bring this work to the careful consideration of your company Officials. Send them printed exhibit of its reception and success up to the close of 1916, of which you now have copies.

March 25, last, I read, before the Minneapolis Association of Life Underwriters, as an address on "The Life Insurance Salesman," the fifth and concluding instalment of that series of articles which appeared in the Fra Magazine, was reprinted in full by The Minneapolis Tribune and reproduced variously, by newspapers, insurance journals, company publications, etc., throughout the United States. Editing the series for issue as a separate publication, I eliminated some *things which I am sincerely doing my bit to eliminate from our business. Obviously, it was best to leave them out of such presentation of the subject as should be used for public instruction. Reprints, however, of that final, fifth instalment, as it originally appeared—the platform on which you elected me to your Association, are also handed you today. Kindly write your names on the slips provided so I may know who are absent. If you wish added copies, for any purpose, you may have them. You have all received complimentary copies of the wee bonnie Business-getter and Lapse-preventive and have been urged, repeatedly, to give it careful reading. Some of you have bought, and you have found it good in your work. This Association, at the last meeting, unanimously endorsed Everybody's Business and unanimously recommended its use to the National Association of Life Underwriters. Such recommendation should be forwarded to the National Association, in proper official form.

I shall enter on no encomium upon Everybody's Business; she needs none. There she is. Behold her, and judge for yourselves. Men and women far better qualified to pass on the merits and shortcomings of the work have spoken—they have spent their good money, proving their talk. Already 1917 sales of the little book have exceeded those of last year. Orders must now be supplied from a Second Edition. Please cherish no suspicion of commercialism, here, either on my part or in the hearts of The Roycrofters. Can you produce, or have put out, any such volume for three and three-quarters cents?

*If you desire an "unexpurgated" edition of EVERYBODY'S BUSINESS, write me about it—it has already been asked for—MacG. 4-7-17.

Everybody's Business is, certainly, not the last word on the subject of life insurance, but is it not the first word on life insurance in compact, comprehensive, helpful form? A. H. Bone, of the New York Life, with the pleased air of one who had made a discovery and actually had something on me, said, the other day, "It will help me as much as it will you!" Amen, Brother—not a bad idea on which to operate! American Big Business, generally, has found that principle both sound and profitable.

Your program committee wishes you to hear, in detail, some difficulties encountered, putting Everybody's Business across. With malice toward none, with charity for all—including some for patient listeners which may not be indulged —here goes:

Five years since, my first manuscript made the round trip to Philadelphia and The Saturday Evening Post. Two years later, somewhat improved, it did the same thing again. Meanwhile, Secretary George T. Wight of the Association of Life Insurance Presidents sent on a lot of good material and wrote: "You certainly have undertaken a difficult task, for there are two widely differing viewpoints involved. An article on life insurance must be written in a very popular way in order to obtain publication in current magazines. On the other hand, in making it popular, you will have to be careful to avoid criticism of life insurance men that there is not enough of the subject in it. I do not say this to discourage your most commendable effort, but to point out some of the obstacles that will have to be overcome. The broad view you take of your vocation is decidedly fortunate both for yourself and for the business. I trust that nothing will arise to prevent the preparation and publishing of the article you have in mind." Things did arise to prevent, all right—also people; but I have not allowed even Business to interfere!

The World's Work returned the manuscript safely with a sample regulation turndown. My good friend, W. J. Graham, of the Equitable Society, assisted with valuable suggestions. President Darwin P. Kingsley, of the New York Life, kindly read my stuff (not knowing that I am a life insurance solicitor) and returned it to me in Colorado, with inspiring discouragement and serviceable comment. Correspondence from Everybody's Magazine, after expressing willingness to consider such an article if I cared to prepare it, frankly acknowledged limitation to material having some bearing on the European situation, also the feeling that so open and pointed an advocacy of life insurance would not find favor and might be regarded as a somewhat dubious piece of press agency; but Associate Editor V. D. Jordan wrote: "Personally, I think your article would be of real value in print and widely distributed." President Day, of the Equitable, hoped I would not misinterpret his frank statement of refusal, nor imagine his failure to assist as due to any lack of good will.

Dr. E. Dana Durand, of University of Minnesota's faculty, gave the matter much time and attention with me—also, alone with my manuscript in the stilly night. His valuable assistance, I acknowledge with sincerest appreciation. Dr. Durand finally wished Everybody's Business onto his old friend, the Editor of The American Magazine, and I bought more stamps. What John M. Siddall personally replied, in a two-page single spaced letter, has proved exceedingly helpful. He said he was personally interested in the article and that he had asked two or three of his associates to read it in order to get their views and corroborate his own judgment. He explained that it had been his experience that men find great difficulty in writing about their own business for popular reading, and that he honestly believed a trained journalist could come in from the outside and do a better job because, one writing of his business does not really imagine how ignorant of his particular business the public is, fails to meet their ignorance with the facts which they must obtain if they are to understand the subject and takes for granted things which the public does not at all know. Editor Siddall said that it might do in some special kind of publication and that, of course, some of The American Magazine's competitors might print it, which would not, however, disprove his sincerity and intention to give me just as straight an answer as possible. He wrote: "All that it would prove would be our inability, and that has been proved on other occasions and will be again." You will be interested in my current letter to Mr. Siddall: "I have been much interested in your January life insurance story. It recalls your most helpful letter of November 17 1914, which I've found very useful, when you described the advantages of sending a trained journalist into a business from the outside, to write it up for popular use. Apparently you have done so. The result is, of course, readable and interesting—which probably concerns you

most in your business of magazine making and selling. It is not, however, particularly helpful to Life Insurance, except as it serves to make agents and salesmen recall how they have done those things they ought not to have done and have neglected other things desirable. Agency managers are, undoubtedly, using it that way, just as they have long been using material that is both extravagant and inaccurate. As a general working principle, you will agree with me that that is harmful, in any line, and should be discouraged. How does your hero report his use ten years ago of figures that have been given to us less than two years since? If 'Charlie' qualified for marriage under that $5,000 requirement 'by the end of the second year' he certainly went Some! By reaching $24,000 as his tenth year's commissions he surely did unusually well. It is just such Circus-treatment of our business that is the most trying difficulty with which we salesmen have to contend. Both ourselves, by salaried Officials, and a public whose respect and confidence form our best working capital, have been fed on such stuff altogether too much. In saying this to you, I express the opinion of several of my colleagues, men of longer and larger experience than I, which I believed would interest you."

Yesterday, came this reply: "Thanks ever so much for your letter of February 17th. You are the first insurance man to find any fault with this article. Curiously enough we have had a tremendous number of compliments on it from insurance people. About fifteen big concerns, including several insurance companies, are reprinting the article as a part of their literature. Several officials in big insurance companies have written us saying that the stuff gives the most accurate picture of the business they ever saw. As a matter of fact, the material was gathered with the greatest care from the most authentic sources. I appreciate your frank letter and I know that you will be interested to hear that so many people in your own game disagree with you."

Tomorrow, I shall write Mr. Siddall that he is right: I am interested, though not in the least surprised, to hear that "so many people in" what he calls "your own game disagree with" me. I shall remind him that Life Insurance is not a game but a business—a business which many of those who consider it a game persist in calling a Profession. In this respect, it often reminds me of the profession of medicine as I knew it in

Texas 15 or 20 years ago, when a doctor chum of mine sent his unschooled negro porter and a ten-dollar bill over to Dallas and had black Joe returned to him, the same afternoon, a duly certified medical practitioner, officially empowered to "practice" on all unfortunates who came his way. I shall gladly acknowledge—along with the "several officials in big insurance companies who have written" The American Magazine—that, as Mr. Siddall says, "the stuff gives the most accurate picture of the business," and I shall tell him, as I have already said to you here today, in substance, that what the public is entitled to is less "literature," so called, with these "accurate pictures of the business" and, rather, a more dependable description of the actual goods and benefits which the business dispenses. I shall tell Mr. Siddall that it would surprise me very much if the insurance companies did not fall to with zest and eat up his story—I felt sure they would! also, that his having "a tremendous number of compliments" on his article "from insurance people" is exactly what I expected. If such were not the case, I never might have produced Everybody's Business, as there probably would not have been the need for it which its reception from the people themselves, as well as from many insurance folks, witnesses. I shall tell him of my utter lack of embarrassment at being "the first insurance man to find fault" with his article, and that, like the hero in that delicious little Scotch comedy, Bunty Pulls The Strings, "I glory in ma shame!" And I shall make my old classmate see that, from the standpoint of educating and really serving a needing and deserving public, his very excellent magazine has made a mistake.

In addition to advising Editor Siddall, as promised, I wrote—nor has he yet replied—"Your having 'a tremendous number of compliments from insurance people' is nothing but exactly what I expected. You say 'curiously enough'—not at all curious, my dear Jack, you evidently do not know these smug gentlemen as well as I do. Remember how the village fool found the valuable lost horse, by just thinking he was a horse and going where a horse would naturally want to go? Well, he thought, he went, and—right there, he FOUND that horse! Better just be led back quietly. It is a horse on you, all right; and your splendid magazine has become what those complimenting Big Boys delight in—just Agent BAIT. You have imagination, or you couldn't build up a great magazine. Just imagine, now, if you please, yourself as a life insurance salesman, a self-respecting one with good credit in your community—incidentally, one who 'Learned That to DO

Business I Must KNOW People' while blest with really discriminating tutors in Going lines of Big Business whose like he has not found during twelve years' careful study of the life insurance 'game'—nor, if you please, one of those feverish, breathless chasers after your alleged 'twenty-four thousand dollars' of tenth year's commissions. Well, as such, then, you now approach the private office of a General Superintendent of an important business upon whom you've had your appraising eye for some time, in the legitimate pursuit of your daily bread earning. 'Old Line Life Insurance? No SIR! I am not in any mood to be talked to about that. I'm sore on your old line life insurance and you cannot sell me a dollar's worth of it. I recently read, in The American Magazine for January, an article which distinctly tells me what I've suspected for some time—and tells it with apparent good authority, that your bunch is a crowd that is cleaning up. I don't want anything to do with such men nor with what they handle. These are times when thoughtful men need to be pretty careful how they live and what they do. The H. C. L. is seriously before us, every minute. Personally, here in my position as an executive I have to work hard, early and late, to earn a reasonable salary, the amount of which is not any of your business nor is it the affair of anyone else, but I'm supposed to be entitled to it in return for my honest effort when I accept it. I learn from my reading of The American Magazine of last month that my next door neighbor, who is a nice enough appearing young married chap, is picking off $24,000 a year soliciting your old line life insurance. NO, SIR! I'm **not** interested in what you have to say nor shall I be interested until you bring me a proposition I can recognize as fair business. Good afternoon.' How would you like it if you had my job? How DO YOU LIKE IT, still on your own job, now that you see it as Mr. General Superintendent (and I'll gladly put you in touch with him—he was formerly, by the way, in the life insurance business in New York, and you can 'gather material with the greatest care from the most authentic sources' with his help if you like, for he evidently feels rather strongly on this point which your article has stirred up) made me see it when I cheerfully light-footed to him a few days since?" This gentleman later called my attention to that stuff —may the offenders learn better! on the big J. P. Morgan case which is now shrilling abroad, "The writer of the Morgan policy stands to secure a substantial return from his efforts. Experts figured yesterday that he would get as his remuneration from the first year's premium about 55 per cent of the full amount, or $61,600, and in the second year 20 per, or $22,400. Thereafter his return would be on a monthly basis for a long period." This, widely quoted, from the New York Times, while frantic mothers pray for bread for their starving children! Were not the whole world numb—aghast at rampant War, Riot, Class-strife, Suffering, Plague and Death, such pernicious publicity might take us back a dozen years or so and once more start something that would make you, Mr. Life Insurance Solicitor, change your occupation in obedience to the command of aroused, insistent, all-powerful Public Opinion.

National Chairman Horner decided and advised that, in so far as the Committee on Education and Conservation was concerned, Everybody's Business would not fit any need they had, also that if I desired to get an article of this nature published or used in any other way where it would do good for the life insurance business I should have to make extensive alterations and cuts in the material presented. Maurice Flagg, also of Minneapolis, Editor of The Minnesotan, has been a big help. I might have fainted and quit, but for his encouragement. Yet, when I actually got started, he was like the chap who learned to ride a bicycle going down hill and wondered how to stop the blame thing! Mr. Flagg said, "Try the Fra." I wrote and asked Mr. Hubbard to help. No reply. Elbert Hubbard and Alice Hubbard were lost with the Lusitania. August of that year, 1915, John T. Hoyle, Managing Editor of The Fra Magazine, wrote me at my summer cabin in the Rockies that Everybody's Business manuscript had been found among Mr. Hubbard's effects and that he'd be glad to hear from me in regard to it.

The cheerful generosity with which John T. Hoyle and The Roycrofters produced The Fra's first Series, accepted every line of the matter offered—filling thirteen pages (with thirteen pages of contributed matter in each number, that made one entire issue in five months) and the thousands of dollars' worth of Publicity, Postage, Express, Printing, Sample Copies, plus the Labor they have devoted to increasing the people's national appreciation of what you and I have for sale, must make our work easier and more profitable. It deserves your careful regard and acknowledgment.

That Managing Editor W. H. Hunter of The Minneapolis Tribune willingly printed this complete Series of educational life insurance articles in our largest home newspaper demonstrates again what I learned, while a member of several Press Associations—from continued work and delightful fellowship with the biggest hearted, most ready company of willing helpers in the world, it proves —I say, that Editors are just what I have called them.

Boston and New York reprinted Everybody's Business, California would hail the day when all of the old line companies might co-operate in a general educational campaign, there came a front-page reproduction from The Times, of Hailey, Idaho, also, congratulations from the office of Equitable's Fourth Vice President on an enclosed full-column Editorial from The Advertiser, of

Montgomery, Alabama. Then, I knew that the American people were really reading pure, unadulterated life insurance information—the thing which I had dreamed and legion members of the It-Can't-Be-Done Club had stoutly declared impossible.

Mail from all sorts of men and women, reaching me from twenty-two states and from Canada, with letters by the thousand, acknowledged by The Roycrofters, emphasize the Everybodyness of the matter, that people did read it, and that they probably will continue to read it and other similar material, gladly.

What people read they believe. What people read repeatedly they DO. The automobile business accepts and employs that scientific fact. The tobacco business makes it pay. No more conspicuous, recent exponent of this truth than that useful industry of gum chewing. Listen, we sell about two billion dollars a year of unadvertised old line life insurance by dint of hard, personal toil, with God and the right on our side. Such annual sales total sixty-odd millions of dollars in premiums. Susceptible subjects in these United States of America read displays delightfully depicting detailedly, delectably describing, delicious delicacies developing delayed digestion and, in one year—the most momentous and seriously heart-stirring year in all the world's progress—they proceed to thoughtfully work their jaw-bones a while, then, spit away sixty million dollars in chewing gum, which they bought without being solicited!

I. R. Campbell, of the New York Life, says: "Everybody's Business has enough Peps in it to digest itself!"

I might have continued to sell railroad tickets in Texas for life. But I believed it not enough to publish time tables and trade marks—which alleged publicity still has its counterpart in the printing of life companies' financial statements, slogans, suggestive slander and sensational sob stuff. I took constructive, educational facts, and tackled the publicity problem of making more people want to buy. Two of us planned our campaign carefully, then, we staked our jobs on the results. Before we got through, the Road was hard put to it to find cars enough to haul our paid passengers. I have proved the power of printer's ink in adding to the attendance of a great Chautauqua Assembly and two Colleges. It was my pleasure to produce a set of circulars that made phlegmatic inhabitants of this country's fourteenth

largest city desire and buy Bell Telephones. I once went to jail in the interests of Henry L. Doherty's increase in consumption of Gas and Electricity. That yourselves and your ranking Officials may not be able to say, advisedly, that I suffer from exalted hallucination, I have deliberately—and at big cost—neglected what you know and I know would have been profitable—the personal selling of life insurance, to serve, quite unsupported and alone, our public's welfare, your eventual welfare, and mine.

J. E. Meyers, of the Aetna, says our company Officials do not accept the viewpoint of us field men; and he, perhaps, is best qualified among us to say. Of course, it may be that this is one business that will persist in refusing to be guided by the judgment of its salesmen, the recommendation of its ambassadors. It may be that we salesmen, as well, are too exclusively attentive to our own immediate, personal fortunes—not yet alive to that advertising advantage which I am calling to your thoughtful consideration. You have here, not opportunity alone, but duty.

I regret, quite as much as you possibly can, the wearisome preponderance of MacGregor in this address, also, the necessary prominence of Everybody's Business. Get busy and make the performance something more than monologue! Everybody's Business is YOUR business.

Frank Trumbull, nationally prominent in railroading, finance and education, wrote me last March: "I think relations with the papers in matters of public interest are getting in better shape all the time, and certainly if the insurance companies can get 'The Fra' and other papers to publish without compensation the articles you write, I congratulate you most cordially on another good piece of work by your deft hand." Managing Editor Hunter said: "Tell Mr. Trumbull the life insurance companies haven't done a blame thing!" —and I did. Since, the most notable co-operation from the companies—many of which have taken notice and done something—has been that of the John Hancock Mutual, of which F. C. Butts has told you. I am glad that splendid, big, conservative Institution is satisfied with such investment of hundreds of dollars, as reported by Mr. Butts. Emil Schwab, John Hancock's Editor, was among the first to furnish encouragement.

Generally speaking, however, the companies for which you and I work have presented a barrier of precedent and prejudice, cold selfishness and crass indifference. From East Aurora, has come this

(Continued on page 18)

The Tribune

Established 1867.

W. J. MURPHY.

Entered at Postoffice, Minneapolis, Minn., as Second-Class Matter.

By Carrier in the City Per Month.		U. S. Mail, except in Canada Per Month.	
SUBSCRIPTION RATES.			
Morning and Sunday..	$ .45	Morning and Sunday..	$ .50
Evening and Sunday..	$ .45	Evening and Sunday..	$ .50
Morning only.....	$ .25	Morning only.....	$ .35
Evening only.....	$ .25	Evening only.....	$ .35
Sunday only.....	$ .20	Sunday only.....	$ .20

TELEPHONES:
Northwestern Main 1. Tri-State Center 1.

Chicago Office—902 Marquette Building.
New York Office—Brunswick Building.
Washington Bureau—Home Life Building.
St. Paul Office—305 Dispatch Building.

Price One Cent In Minneapolis.

THURSDAY, MAY 11,1916

INSURANCE AND PROSPERITY

The annual report of S. D. Works, insurance commissioner for Minnesota, demonstrates in a peculiarly convincing manner the prosperity of the people of this state.

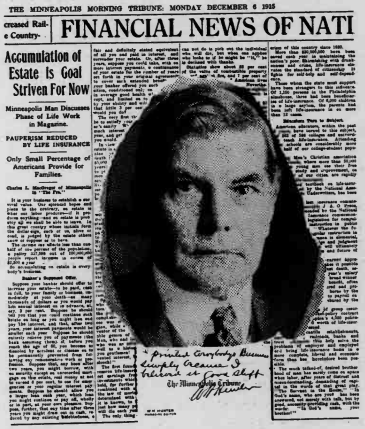
During 1915 the people of Minnesota invested $1,000,000 more in premiums and bought 3,082 more legal reserve policies than in 1914, and their total life insurance deposits in old line companies for the year amounted to more than $12,000,000.

Premiums paid for old line life insurance are similar to deposits made in banks, as such companies are by law required to maintain reserves sufficient to make good their obligations. The largest banks in Minneapolis and other cities are advertising in the daily papers, advising all insurable persons to make their first investment in legal reserve life insurance.

Our insurance commissioner has stated that no policyholder or beneficiary in the United States has for more than 30 years lost a dollar by reason of the failure of a legal reserve life insurance company to fulfill its policy agreements. With such advice, information and records at hand, the people of Minnesota show wisdom as well as thrift in buying legal reserve life insurance.

Says the Minneapolis Tribune editorially: "Within the slender space of two years, American legislators have ceased to think in national terms and, for the first time, perhaps, in history have begun to think internationally."

American citizens, too, must begin to think internationally. Men and women of the United States must needs be careful to read aright that most significant world-reconstruction message, trench-etched, with the outraged blood of her choicest, on agonized Europe's face, indelibly engraved with the sacrificial lives of innumerable sons of man—"Ye must be born again!"



THE MINNEAPOLIS MORNING TRIBUNE: MONDAY DECEMBER 6 1915

created Rail-e Country.

FINANCIAL NEWS OF NATI

Accumulation of Estate Is Goal Striven For Now

Minneapolis Man Discusses Phase of Life Work in Magazine.

PAUPERISM REDUCED BY LIFE INSURANCE

Only Small Percentage of Americans Provide for Families.

Americans must be born again economically in order to stand under the financial responsibility of ministering to a maimed, starving, bankrupt world. How hardly shall America's more than twenty-two million families, with their pitiful less than one thousand dollars per family of guaranteed life-insurance protection, yield succor to their stricken neighbors! Wives and mothers, potential widows and bereft, with war-preparedness frenzy in our midst, your indifference and opposition, because of sentimental, selfish or unselfish reasons, as the case may be, are the greatest obstacle to this nation's adequate protection and preparedness—preparedness of a sort that really serves!—EVERYBODY'S BUSINESS, first edition, pps. 22-23.

word: "In most of the letters we receive from the home offices of insurance companies, there seems to run an undercurrent of opposition or latent hostility—something quite undefinable, but anything other than good cheer. I presume that these insurance moguls are hard nuts to crack, and are jealous of their privileges and do not court publicity of their means and methods. If there is some such Senegambian amid the combustibles, we shall have to fish him out and make him answer for his conduct. Rome wasn't built in a day, neither are you going to revolutionize fossilized methods of doing business—but I can see you are tinting the Zeitgeist. I'd like to join hands with you and help remove this mountain of frost which seems to cling so persistently to our humanitarian and incidentally, Herculean efforts to induce the great insurance octopus to shake off its sloth and come to the help of such loyal servants and well-wishers as We, Us and Company."

The Banks finally woke up, and the Trust Companies. They, too, have been advertising your business for you, notably, in Minneapolis and St. Louis.

Mr. President, I do now move you, Sir, that this organization become something more than a smug, monthly lunch-club, that its members realize their need and opportunity, that we shall seek to stir and assist the National Association, that we shall not only combat every form of life insurance iniquity, but that, sounding the battle cry of peaceful, though relentless, war on life insurance ignorance and apathy at the coming Northwestern Congress in Des Moines,* we shall unitedly arouse our several companies to the desirability and to the necessity of proper, educational Life Insurance Publicity.†

*May 17 and 18, 1917.

†Motion seconded by F. C. Butts and carried without discussion or a dissenting vote.

PROCEED

Got an idea, son, that You think is good?
Tested it, tried it and planned it out carefully?
Got it all framed and prepared as you should?
Thought of it, dreamed of it, worked at it prayerfully?
Sure of Yourself? Then you go right along
Though you are jeered till you're pretty near dead with it,
Though you are laughed at in story and song,
It's Your idea—go ahead with it!

—*Berton Braley.*

(From the Minneapolis Tribune, May 10, 1916.)

Ad Forum Hears Insurance Publicity Obstacles Described

C. L. MacGregor Gives Address On "Putting Ideas Across—Some Adventure in Press Agenting" Perseverance Urged.

SERVICE SAID TO BE DUTY OF BUSINESS

To place before the public in popularly understood terms, the nature, value, and conserving effects of life insurance, an institution once thought to be a paradox, but which has stood the test of time, has been the work of Charles L. MacGregor, who told the Minneapolis Advertising Forum last night of his achievement, at a meeting in Dayton's tea rooms.

Mr. MacGregor's articles, "Everybody's Business," reprinted from The Fra by The Tribune, have attracted nation-wide attention of editors, advertisers and insurance companies.

"When you consider that 66 per cent of the people who die accomplish nothing," he said last night in his address, "Putting An Idea Across"; "when you consider that 25 per cent leave estates valued at $1,292, and that only 9 per cent leave estates of $5,000 you can understand the importance of this neglected, unpopular subject.

Problem Significant.

"Less than 4 per cent of the aggregate annual income of the people of

the United States goes into life insurance, and from this you see that the problem is of the utmost significance in our national and individual well being."

Prominent editors and life insurance authorities, Mr. MacGregor said, have written letters to him congratulating him on his work in getting "the idea across." Mr. MacGregor told of his many unsuccessful attempts to have his work printed in magazines, before its final acceptance.

Have Faith in Ideas.

"There must be no doubt in your mind—neither doubt of your idea, nor of your ability to put it across," was Mr. MacGregor's advice to his hearers. "And if you succeed in putting it across you must suffer misunderstanding, encounter obstacles, and at the very least endure criticism.

"Always keep in mind the other fellow's viewpoint. Appreciate humor even when it is at your expense. There is opposition to no matter what you attempt, but it is this opposition that makes the doing worth while. Stop looking at the other man and wishing that you were he. Your idea may be superior to his. Just believe in yourself, because you have your work to do, not another's.

Must Be Educational.

"An adventure is a remarkable or hazardous experience, an uncertain undertaking, the encountering of risks, a pecuniary risk or speculation. Press-agenting is employment, as in a theatrical company, in attending to newspaper advertising. Such employment no longer consists in promoting tales of startling diamond robberies, hair-breadth escapes, divorces and milk baths. Corporations, commercial institutions, colleges, now go in for constructive publicity, educational advertising, to make themselves known and understood by the public, to serve whom is their privilege, their duty, their necessity. Modern business is human service."

FIFTY-SEVEN VARIETIES PLUS,

Emil Schwab, Editor John Hancock Publications, Boston, Massachusetts:

"The essay entitled EVERYBODY'S BUSINESS is probably as fine an exposition, in popularly understandable terms, of the nature, value and conserving effects of Life Insurance, as practiced today by the standard American companies, as was ever written."

C. I. D. Moore, Secretary Pacific Mutual Life Insurance Company, Los Angeles, California:

"We believe thoroughly in educating the public as you are undertaking to do, with EVERYBODY'S BUSINESS, and we would hail the day when all of the old line companies might co-operate in a general educational campaign."

Solomon S. Huebner, Ph. D., Professor of Insurance and Commerce, Wharton School, University of Pennsylvania, Author of "Life Insurance"—Endorsed by Education and Conservation Bureau of The National Association of Life Underwriters:

"A most interesting and edifying discourse on the great subject of life insurance. This institution is certainly EVERYBODY'S BUSINESS and I feel sure that Mr. MacGregor's contribution will do much to help along the good cause."

Dr. E. Dana Durand, Director 1910 U. S. Census, Economics Professor and Head Bureau of Statistics, University of Minnesota:

"EVERYBODY'S BUSINESS is a work of real economic value. It covers a new field and presents material of importance and value to the people."

The Advertiser, Montgomery, Alabama:

"We want these facts, obtained from a striking article written by Charles L. MacGregor, an insurance expert, for The Fra magazine, to go home to our people—the more they are read the better off the people will be. What is EVERYBODY'S BUSINESS? Mr. MacGregor says that Everybody's Business is the accumulation of an estate. The most certain and the most common way to accumulate an estate is through life insurance." (From a full-column editorial.)

Darwin P. Kingsley, President New York Life Insurance Company, New York:

"You certainly, in EVERYBODY'S BUSINESS, have achieved a public benefit."

Ira Carlton Chase, M. D., Forth Worth, Texas:

"The work, EVERYBODY'S BUSINESS, is along good lines, important to both public and old line insurance companies."

Wm. J. Graham, Superintendent Group Insurance Equitable Life Assurance Society. Author of "The Romance of Life Insurance," New York:

"I congratulate you upon the production, EVERYBODY'S BUSINESS. It contains great literary merit. Some medium is necessary for the placing of just such an article."

Wm. A. Bennett, Second Vice President and Manager Equitable Life of District of Columbia, Washington, D. C.:

"The article is a masterpiece. EVERYBODY'S BUSINESS should go far toward arousing a tranquil public."

STRICTLY PURE FOOD INGREDIENTS

APPETIZERS, RELISH, PEP & "CATCHUP"

Frank Trumbull, Chairman National Railway Executives' Advisory Committee, Chairman Board of Directors, Chesapeake & Ohio and Missouri, Kansas & Texas Railway Systems; Director Union Pacific System; Trustee Colorado College and Tuskegee Institute, Etc., New York:

"I congratulate you most cordially upon EVERYBODY'S BUSINESS—another good piece of work by your deft hand."

W. H. Hunter, Managing Editor The Minneapolis Tribune:

"I printed EVERYBODY'S BUSINESS simply because I believed it good stuff."

Mrs. Percy V. Pennybacker, President General Federation of Women's Clubs, Austin, Texas:

"I have noticed with much interest the work you are doing."

J. N. Hall, M. D., Denver, Colorado:

"EVERYBODY'S BUSINESS presents the business side of obtaining protection for one's family in a better way than I have seen it put before."

Dr. Henry Churchill King, President of Oberlin College, Oberlin, Ohio:

"Let me congratulate you on the success of your EVERYBODY'S BUSINESS. It was a difficult task that you undertook, and you certainly carried it through in fresh and suggestive fashion."

E. E. Rittenhouse, President Life Extension Institute, New York:

"Your insurance writings are very interesting and indicate that you are well qualified to write upon this very important subject and I certainly wish you success with your serial entitled EVERYBODY'S BUSINESS."

The Underwriters' Review, Des Moines, Iowa:

"EVERYBODY'S BUSINESS is an educational series that should have the most careful reading by every life insurance agent."

Elbert Hubbard II., Publisher, The Roycrofters, East Aurora, New York:

"EVERYBODY'S BUSINESS deals with certain phases of the insurance proposition which are becoming increasingly important, not only to insurance officials, but to the insuring public as well. If you can co-operate with me in what I believe to be a truly educational undertaking, I am sure the result will redound to the advantage of everyone concerned. Nobody owns The Fra—but its subscribers! Nobody 'controls,' or 'influences' it! We don't try to please you, we dont' try to please ourselves. But we do try to get the best informed person on each and every subject to tell us what he or she thinks—and then we try to think, too."

G. M. Beall, Traveling Salesman, Florida:

"I have been paying premiums on a life insurance policy for eleven years, but never understood or fully appreciated what it means until I read EVERYBODY'S BUSINESS."

M. F. Girten, President Marquette Life Insurance Company, Springfield, Illinois:

"You are engaged in a most laudable enterprise, and you are presenting your proposition so clearly in EVERYBODY'S BUSINESS, that it should bring the desired results."

FIFTY-SEVEN VARIETIES PLUS,

Chesley R. Perry, Secretary International Association of Rotary Clubs, Chicago, Illinois:

"You are to be thanked for having written EVERYBODY'S BUSINESS, an article favoring life insurance, and for getting The Fra to publish it."

J. B. Lunger, Vice President The Equitable Life Assurance Society, New York:

"My attention was called to EVERYBODY'S BUSINESS in The Fra by a Director of our Society. I think it is something the advertising department could use."

Clarence F. Helwig, General Auditor Rocky Mountain Fuel Co., Denver, Colorado:

"It is fine to know that EVERYBODY'S BUSINESS has had such a successful run in The Fra Magazine. I didn't think you could possibly put it over. The little booklet is a gem and looks good to me. I have ordered some copies from The Fra to send around. Publicity is a great thing."

L. D. Smith, General Superintendent The Minneapolis General Electric Company:

"I believe more of the intelligent analysis of the Life Insurance situation should be properly placed before the thinking public. I believe that the principal motive for EVERYBODY'S BUSINESS is the hope that it may be of some real assistance to humanity rather than to exploit with any commercialism."

Edward S. Parsons, Dean, Department of Arts and Sciences, Colorado College, Colorado Springs, Colorado:

"I congratulate you on the way in which you are keeping things moving. You certainly have the gift for advertising. May all these EVERYBODY'S BUSINESS efforts help on the world in the way in which you wish to help it."

C. H. Jackson, Superintendent of Agents, Security Mutual Life Insurance Company, Binghamton, New York:

"EVERYBODY'S BUSINESS is certainly a clever description of the subject. You are doing pioneer work. I wish you could have the chance to tell your ideas and plans to the people of the whole country as you have explained them to me. I am deeply interested in what you say about reinstatement of lapsed policies and I shall consider that phase of the matter with great care."

Maurice I. Flagg, Director The Minnesota State Art Society and Editor The Minnesotan, Minneapolis:

"I read EVERYBODY'S BUSINESS with a great deal of interest. You deserve to be commended upon your excellent compilation of such interesting data. It is a most convincing argument and has been set forth by you, it seems to me, in a very able manner. I was intensely interested in your statement concerning Christianity in foreign missions—truly a new point of view. I thank you for the opportunity you furnished me in reading this. It has enlightened and broadened my knowledge of life insurance."

Henry L. Wriston, Secretary and Manager Methodist Ministers' Relief Insurance and Trust Association of Boston, Massachusetts:

"Such literature as EVERYBODY'S BUSINESS, widely scattered, will do much to clear up misconceptions regarding life insurance, and will help in extending its beneficence among all people."

APPETIZERS, RELISH, PEP & "CATCHUP"

V. D. Jordan, Associate Editor, Everybody's Magazine, New York:

"Personally, I think your article, EVERYBODY'S BUSINESS, would be of real value in print and widely distributed."

Honorable Winfield S. Hammond, Late Governor of Minnesota:

"EVERYBODY'S BUSINESS is a very strong and convincing argument and confirms me in my own belief in the value of life insurance as an investment. I am particularly glad to interest myself in it."

Eastern Underwriter, New York:

"EVERYBODY'S BUSINESS is an interesting and valuable series of articles on life insurance." (Editorial.)

L. H. Gowdy, Master Printer, Colorado Springs, Colorado:

"It does appear to me to be the work of an expert—one who not only knows but can say well what he knows. I take it that EVERYBODY'S BUSINESS is the best thing in life insurance advertising I have ever seen."

C. H. Tyler, of Tyler & Company, Carpenters and Builders, Minneapolis:

"MacGregor has evidently given much thought and study to EVERYBODY'S BUSINESS. From his practical experience as a live Insurance man he is fully acquainted with his subject and knows whereof he writes. Moreover, he is filled to the brim with enthusiasm."

S. A. Ritter Brown, Capitalist, Economics Student, Author of "Man's Birthright," Etc., Denver, Colorado:

"I find EVERYBODY'S BUSINESS very interesting. It is extremely clever and throws a great deal of light upon the subject."

Everett M. Ensign, Editor Life Association News and Corresponding Secretary The National Association of Life Underwriters, New York:

"Certainly the life insurance fraternity and the people at large, owe a debt of gratitude to The Fra and to Mr. MacGregor, in this effort, EVERYBODY'S BUSINESS, to put in popular form an accurate knowledge of the institution and benefits accruing from life insurance."

Wray A. Lindly, Assistant Secretary Security Mutual Life Insurance Company, Lincoln, Nebraska:

"This article was read before the convention of our agents as an illustration of how a man technically educated in business may state the benefits of the business without the use of technical language. Many of our agents want a copy. I would like to send EVERYBODY'S BUSINESS to our policyholders."

Edward A. Woods, President The National Association of Life Underwriters, Pittsburgh, Pennsylvania:

"I am very much interested in EVERYBODY'S BUSINESS. The proper circularizing and the proper advertising of life insurance is almost an absolutely unexplored field—just about as much unexplored as Africa was when I was a kid."

FIFTY-SEVEN VARIETIES PLUS,

A. D. Parker, Capitalist, Philadelphia, Pennsylvania:

"Mr. MacGregor certainly writes well. His style, in EVERYBODY'S BUSINESS, is clear and catching and one doesn't tire reading what he writes. He is full of what one calls ginger and he is bound to make good."

Geo. W. Steinman, Secretary The Midland Mutual Life Insurance Company, Columbus, Ohio:

"A convincing argument is EVERYBODY'S BUSINESS, as to the advantages of life insurance."

John T. Hoyle, Managing Editor The Fra Magazine, East Aurora, New York:

"Mr. MacGregor's articles, EVERYBODY'S BUSINESS, have set a lot of good folks to thinking and writing, and I believe a torch has been lighted which it will not be easy to quench. And I also feel sure that, when EVERYBODY'S BUSINESS does become better known among the insurance fraternity, its redoubtable author will come into his own and receive the reward that is his due. There is only one alternative, anyway, in handling Scotchmen of the MacGregor type, either agree with them or else kill them, for they cannot be argued down and never know when they are licked. I know whereof I speak, for I was brought up in a land of oatmeal and haggis."

Robert E. Esterly of L. S. Donaldson Company, Minneapolis:

"EVERYBODY'S BUSINESS by Mr. MacGregor, published in The Fra and our Minneapolis Tribune, made a very deep impression on me. This series of articles may be the means of awakening the men of America to the tremendous importance of Federal Supervision of life insurance companies. This matter, with the frightful expense of State Supervision, is so great that it seems worthy the attention of the Rockefeller Foundation or the Carnegie Institute."

Griffin M. Lovelace, Superintendent of Agencies, The Connecticut Mutual Life Insurance Company, Hartford, Connecticut:

"We have read the advance proof of instalment one, EVERYBODY'S BUSINESS, with considerable interest and would like to publish in our agency bulletins and perhaps in other ways, this series of Fra articles. How and where did you ever get your material? You are really doing good!"

Arthur C. Hoffman, Rotarian Optometrist, Minneapolis:

"I wish to voice my approval of EVERYBODY'S BUSINESS. Information of this kind has been sadly lacking and is badly needed by the Great American Public who are admittedly the most improvident nation on earth. I hope that I may read more articles on this subject as it is one of vital interest."

W. F. Bohn, Assistant to the President, Oberlin College, Oberlin, Ohio:

"A copy of your little book 'EVERYBODY'S BUSINESS' has just found its way to my desk and I have been taking time out of a fairly busy day to read it in its final form. I want to congratulate you not only on the way in which it is put out but also for the pungent and attractive fashion in which you have set forth your ideas. It would be a good thing if the pamphlet could have wide circulation."

APPETIZERS, RELISH, PEP & "CATCHUP"

W. Rolla Wilson, Superintendent of Agents, Northwestern National Life Insurance Company, Minneapolis:

"EVERYBODY'S BUSINESS certainly contains the human interest element all right. It is different from anything on life insurance I have ever seen; and I believe it the best thing that has been written on the subject. This publication has proven very valuable as a business getter."

George C. Hazelton, Attorney and Dramatist, Author of "The Yellow Jacket," "Captain Molly," "Mistress Nell," Etc., New York:

"I am truly interested in your success with The Fra. Acceptance of your matter proves that it contained thought and unusual merit. I am particularly struck with The Roycrofters having published your articles, EVERYBODY'S BUSINESS, in booklet form, which is very unusual, a great compliment which you should find most gratifying. You have been able to reach a select lot of thinkers, scattered over the country, to get whose attention really counts, in addition to making you stronger in your own profession."

C. R. Carpenter, General Superintendent, Minneapolis Dry Goods Co.:

"Great work! You and I agree so completely, we can't even get up an argument. With your EVERYBODY'S BUSINESS you simply apply educational publicity and good merchandising to the sale of Life Insurance. This should have been done long ago. Your company should be happy and proud of you."

W. P. Butler, Socialist, Aberdeen, South Dakota:

"For our public library, I've bought only educational and brain-making books, and thinking your little EVERYBODY'S BUSINESS ought to be there, I put it in also."

John W. Maher, President The Twin City Life Insurance Company, Minneapolis:

"These articles, EVERYBODY'S BUSINESS, published in a medium such as The Fra, will do a vast amount of good in educating the public in the principles of life insurance."

Nathan H. Weed, Editor and Manager Life Insurance Independent, New York:

"We propose to offer during 1917, through our traveling men and in other ways, a list of life insurance printed matter deemed to be of real value to our readers, and I think it more than likely that EVERYBODY'S BUSINESS may fit in with these plans. You have done your work well. I have followed the series in The Fra with great interest, and that attractive little book deserves wide circulation, both among life insurance men and the people."

Val P. Starkey, Special Agent The Fidelity and Casualty Company of New York, Minneapolis:

"Mr. MacGregor discusses his subject with such original effectiveness that his concrete common sense arguments in EVERYBODY'S BUSINESS will open new channels of thought, not only for thousands of insurance salesmen, but for the millions of people who are sadly in need of such protection."

The Times, Hailey, Idaho:

"EVERYBODY'S BUSINESS, All Good Citizens Have Survival Value. Small Payments Scarcely Felt Secure Loved Ones Against WANT." (Headlines, front-page reproduction.)

FIFTY-SEVEN VARIETIES PLUS,

Emil Oberhoffer, Classed by Ignace Paderewski Among the World's Six Greatest Directors, Conductor of the Minneapolis Symphony Orchestra:

"EVERYBODY'S BUSINESS shows that you know your business, have given careful thought to it, and proves you have something to say. It is well put together and is causing considerable talk. Certainly, you have thought and worked on this. Some of my work I have thought thirty years. When any one says I do not know my business, it does not make me mad. Criticised by some twelve-dollar-a-week man, it saddens me to see that he is such a silly ass."

H. P. Burningham of Edmund D. Brooks, Standard and Rare Books, Minneapolis:

"In issuing this little booklet, I believe you have rendered a great service to the people of this country. Nowadays the prevailing ideal in business seems to be the dollar sign, and it is refreshing to come upon a publication of this character which from its very nature would seem to have been produced with other ideals than that of mere money making. When its message is appreciated one would think it might even be successful financially. EVERYBODY'S BUSINESS puts Life Insurance in an aspect new to me. The insurance which I carry was purchased on the basis of self-interest, and was so sold to me; but here is an appeal to higher motives—human welfare, patriotism, civilization. 'Am I my brother's keeper?' finds here a positive reply and a practical realization. I am giving the copies ordered to friends who sell insurance."

Maurice Wolff, Advertising Manager Maurice L. Rothschild & Co., Minneapolis, St. Paul and Chicago:

"Your head is of extreme length for this age and clime. In EVERYBODY'S BUSINESS, you have pulled a big trick. I prophesy that the booklet will go, anyway, to its third edition. Glad to have seen the 'works' of it. Got to hand it to you, you're certainly there with the stuff, all right; but you've missed your calling!"

Warren M. Horner, General Agent for Minnesota, The Provident Life & Trust Company of Philadelphia, Pennsylvania, Minneapolis:

"Just as soon as I can get to it, I shall write you a letter commending your excellent effort and results from EVERYBODY'S BUSINESS. While the whole campaign is admirable and of value, your having gotten what you wrote into the Home Newspaper, The TRIBUNE (over 10 columns in 5 months) certainly entitles you to our thanks and to special recognition. I shall be glad, as President, to bring your work before the local Association with my hearty endorsement. I shall do everything in my power—though, of course, I cannot compel them to do it, to cause my company to buy a quantity of your booklets when they appear. I shall do these things with pleasure, also whatever else I can, to assist your good work. Nothing that can happen shall alter my purpose."

Sterling J. Evarts, General Agent, Northwestern National Life Insurance Company, Minneapolis:

"To my mind, Mr. MacGregor's way of presenting this great subject of Old Line Life Insurance—EVERYBODY'S BUSINESS, to the American public is most interesting and much superior to any prior effort of any individual or Association."

H. T. Miller, Agency Director New York Life Insurance Company, Minneapolis Branch Office, President Minneapolis Association of Life Underwriters:

"EVERYBODY'S BUSINESS is strong and forceful, reads smoothly and will be effective. I shall, at least, furnish copies to the members of my own organization."

Ewen W. Cameron, Manager Woman's Department Northwestern National Life Insurance Company, Minneapolis:

"I think the Minneapolis Association of Life Underwriters should endorse EVERYBODY'S BUSINESS and the work of Charles L. MacGregor. The National Association has been crying out for good material to use in educating the people as to the benefits of life insurance. In Mr. MacGregor's work I believe we have something the National Association should be glad to use. Personally, I purchased several hundred of these booklets and I have found their use profitable."

F. C. Butts, General Agent John Hancock Mutual Life Insurance Company of Boston, Massachusetts, Minneapolis:

"About a year ago Mr. MacGregor called on me to interest me in his EVERYBODY'S BUSINESS. I read it and believed it to be the finest thing on our business I had ever seen in print. I wrote down to Boston, to my company, to interest our Officials. My company spent several hundred dollars buying and reproducing Mr. MacGregor's writings and is perfectly satisfied with the investment. I bought a quantity of the booklets for use in our Agency and am positive that they have brought us business. You gentlemen know how much in the way of printed matter is offered for our use in this business. There is a lot of it. Most of it isn't good for much and much of it is actually bad—frequently containing things that are real slams on the business and very harmful. EVERYBODY'S BUSINESS is not like that at all. It is only helpful; and I feel sure that the members of this Association will do well to take it up with their Officials and Superintendents of Agents and urge them to give Mr. MacGregor's booklets distribution."

John A. Blond, Superintendent of Agents, W. M. Horner Agency, Minneapolis:

"I have read those articles of Mr. MacGregor's. I read them as they came out in the Fra and in the Minneapolis Tribune—also in their present booklet form, EVERYBODY'S BUSINESS. I consider them the best thing in print on life insurance; and I want to say that, in my opinion, the time is coming when this Association will be proud of its action here today in endorsing this work by Mr. MacGregor. I believe it is a privilege we enjoy in having Mr. MacGregor as one of our fellow members in this organization and I heartily approve of the motion."

I. R. Campbell, Special Agent New York Life Insurance Company, Minneapolis:

"I am sure we have all often been embarrassed by the sort of printed matter our companies give us to distribute. I believe that in our action today as an Association, endorsing EVERYBODY'S BUSINESS, we mark an epoch in the progress of our publicity and in the welfare of our business which the members of this Association will be glad to look back upon."

January 31, 1917.

To The Association of
Life Insurance Presidents:

Proceedings of your Association's first eight years, which concern the public, are digested in EVERYBODY'S BUSINESS. Much other important educational information is included. As required reading in courses of study at University, College, School, this little book will exert wide and far-reaching influence on young minds. You believe Columbus discovered America in 1492? Someone told you. Years ago, you read it in history. You simply accepted it as fact.

The Minneapolis Association of Life Underwriters has endorsed EVERYBODY'S BUSINESS unanimously. Unanimously, it recommends its use to the National Association—this, only after a careful try-out and notable reception by all classes of men and women, the country over. See accompanying printed exhibit.

EVERYBODY'S BUSINESS is yours (for a ridiculously small consideration) to aid in your service of the people. Answering the great American question, very often put to me these days, "What do YOU get out of it?" (no company or individual, whatever, backs me) I cheerfully acknowledge: much Satisfaction, Hard Work, Expense, which The Roycrofters share most generously. John T. Hoyle, Managing Editor The FRA Magazine, and The Roycrofters deserve, and they should have, your cooperation.

I am sending EVERYBODY'S BUSINESS to your Superintendent of Agents. Do, please, order a supply of the Second Edition—advise your requirements as soon as possible. Give EVERYBODY'S BUSINESS faithful distribution among your salesmen, policyholders and prospects. It is a Business Getter. It is a Lapse Preventive.

Secretary George T. Wight, in 1913, wrote me, "You certainly have undertaken a difficult task, for there are two widely different viewpoints involved. An article on life insurance must be written in a very popular way in order to obtain publication in current magazines. On the other hand, in making it popular, you will have to be careful to avoid criticism of life insurance men that there is not enough of the subject in it. I do not say this to discourage your most commendable effort but to point out some of the obstacles that will have to be overcome."

Sincerely,

CHARLES L. MacGREGOR.

1400 Spruce Place, Minneapolis, Minn.,
January 20, 1917.

TO ALL INTERESTED:

Splendid co-operation of Editors and Publishers, Companies, Salesmen and other Individuals, has resulted in the reported circulation, more than One Million Five Hundred Thousand copies, of EVERYBODY'S BUSINESS matter—in several languages. How much beyond One and One-half Million (and that is a good many!) it has already gone, unrecorded, it is quite impossible to estimate.

This has been a big undertaking for one person, very much alone—till John T. Hoyle, Managing Editor of The FRA joined me. An editor in New England comments on the job: "A revelation to me as to the great good one determined and unselfish individual can accomplish in promoting the dissemination of correct ideas regarding the institution of life insurance. We are certainly greatly obliged to you and to Mr. Shay of The FRA for permission to reproduce your article."

Now that EVERYBODY'S BUSINESS, as required reading in economics and insurance courses, is entering University, College and School, and The Roycrofters find it necessary to print a Second Edition of the Booklet, will you not kindly consider how it can be made to serve yourself and your interests, also, how you can serve with us?

It has been predicted that there will be an increasing demand for EVERYBODY'S BUSINESS, the longer it is before the public. Your printer will probably tell you, as a number have declared, that at $37.50 per thousand "it can't be done"; but The Roycrofters, East Aurora, N. Y., will be glad to fill your order.

Sincerely,

CHARLES L. MacGREGOR.

JOHN T. HOYLE, MANAGING EDITOR THE FRA MAGAZINE AND CHIEF EDITORIAL DEPARTMENT THE ROYCROFT SHOPS:

"Without, of course, presuming in the least to offer advice in what is your specialty, I believe EVERYBODY'S BUSINESS is most excellent campaign material, well calculated as it is to form an introduction to the proper understanding of the Life Insurance problem. Insurance is one subject, at least, about which I know little or nothing—at any rate it was so until recently. Yet, naturally, I hated to expose my ignorance; so, when the insurance caller glibly spieled about 'Tontine' and 'Deferred' and 'Participating' and 'Limited' and 'Accumulative', and all the other high-sounding stuff, I looked as wise as I could and said nothing—because I had nothing to say. But EVERYBODY'S BUSINESS has caused the scales to fall from my eyes, and the result has been that the whole business is placed on a much higher plane—the old cut-and-dried arguments have taken on a new meaning. The patriotic duty of every self-respecting American is made clear, and I now have a reason for the faith that is within me. I feel sure that, once Insurance Companies generally realize the worth of MacGregor's little preachment in educating the layman to the advantages of Life Insurance and to the desirability of intelligent legislation, they will become enthusiastic endorsers of its pithily-put arguments and will gladly aid in extending its sphere of influence. Both MacGregor and ourselves have lost money in the conduct of this little campaign, but we had no desire anyway to do anything more than break even and take our reward in the consciousness of good work well done."

AS "the love you liberate in your work is the only love you keep," so, the knowledge of your business that you pass on to others remains and increases to enrich yourself. If you are inclined to see only MacGregor's personal advertising in EVERYBODY'S BUSINESS, readjust your inverted spectacles and join with me to lose self—perhaps, to FIND yourself! in the real Bigness of the truly great work to which we stand committed.

"Knock if you must;
Boost if you can"—
Either will Help.
Be an *E. B. Fan!

*Yes, EVERYBODY'S BUSINESS. When you have read E. B. thoughtfully, I wish you'd write me your opinion and suggestions.

—*MacG.*

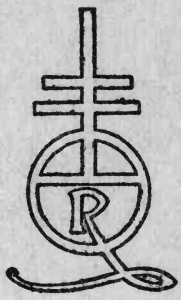
Everybody's Business Is Your Business, Citizen!

EVERYBODY'S BUSINESS is a reprint of a series of articles (begun December, 1915, and continued 5 months) that have been running in The FRA, discussing a most important phase of the Life Insurance situation, by Charles L. MacGregor, of Minneapolis.

The widespread interest which resulted from the publication of these articles and the vast number of requests that we have received for duplicate copies encouraged us to gather the articles into an essay and have them printed in pamphlet form, edited by Mr. MacGregor.

He takes the subject of Life Insurance, which is always submerged in a quagmire of incomprehensible statistics and abstruse legal phraseology and writes about it in a fashion that the layman can understand and read with interest, even with gusto.

Drop a dime in an envelope and we will mail you a copy. In lots of 100—and there are a number of banks and insurance companies who have distributed EVERYBODY'S BUSINESS among their clientele — the price is 5 cents each. In larger quantities we will furnish special quotations.



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